

knowledge of personal finance, and 4 out of every 5 adults admitted that they could benefit from additional advice and answers to everyday financial questions from a professional;

(2) the number of adults in the United States who admit to not paying their bills on time has increased from 28 percent in 2011 to 33 percent, or nearly 77,000,000, in 2012;

(3) only 43 percent of adults in the United States keep close track of their spending, and more than 13,000,000 adults do not know how much they spend on food, housing, and entertainment, and do not monitor their overall spending; and

(4) 2 out of every 5 adults in the United States, or more than 93,000,000, are saving less than they did in 2011, and approximately 39 percent of adults report that they have no non-retirement savings;

Whereas the 2012 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that—

(1) only 14 percent of workers were “very confident” about having enough money for a comfortable retirement, which is a sharp decline in worker confidence from the 27 percent of workers who were “very confident” in 2007; and

(2) approximately 56 percent of workers say they or their spouses have not calculated the amount of money they need to save for retirement;

Whereas, according to a 2012 “Flow of Funds” report by the Board of Governors of the Federal Reserve System, aggregate household debt in the United States was \$12,800,000,000 at the end of the fourth quarter of 2012;

Whereas, according to the Survey of the States 2011: Economic, Personal Finance, and Entrepreneurship Education in Our Nation’s Schools, a biennial report by the Council for Economic Education—

(1) only 22 States require students to take an economics course as a high school graduation requirement;

(2) only 16 States require testing student knowledge of economics; and

(3) only 12 States require students to take a personal finance course either independently or as part of an economics course as a high school graduation requirement;

Whereas, according to the Gallup-Operation HOPE Financial Literacy Index, only 54 percent of students in the United States have money in a bank or credit union account;

Whereas expanding access to the mainstream financial system will provide individuals with less expensive and more secure options for managing finances and building wealth;

Whereas quality personal financial education is essential to ensure that individuals are prepared to manage money, credit, and debt, and to become responsible workers, heads of household, investors, entrepreneurs, business leaders, and citizens;

Whereas increased financial literacy empowers individuals to make wise financial decisions and reduces the confusion caused by an increasingly complex economy;

Whereas a greater understanding of, and familiarity with, financial markets and institutions will lead to increased economic activity and growth;

Whereas, in 2003, Congress determined that coordinating Federal financial literacy efforts and formulating a national strategy is important; and

Whereas, in light of that determination, Congress passed the Financial Literacy and Education Improvement Act (20 U.S.C. 9701 et seq.), establishing the Financial Literacy and Education Commission: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates April 2013 as “Financial Literacy Month” to raise public awareness about—

(A) the importance of personal financial education in the United States; and

(B) the serious consequences that may result from a lack of understanding about personal finances; and

(2) calls on the Federal Government, States, localities, schools, nonprofit organizations, businesses, and the people of the United States to observe Financial Literacy Month with appropriate programs and activities.

#### SENATE RESOLUTION 106—COM- MENDING REHABILITATION COUNSELORS AND SUPPORTING THE GOALS AND IDEALS OF NA- TIONAL REHABILITATION COUN- SELORS APPRECIATION DAY

Mr. CASEY (for himself and Mr. CHAMBLISS) submitted the following resolution; which was considered and agreed to:

S. RES. 106

Whereas rehabilitation counselors conduct assessments, provide counseling, support families, and plan and implement rehabilitation programs for individuals in need of rehabilitation;

Whereas the purpose of professional organizations for rehabilitation counseling and education is to promote the improvement of rehabilitation services available to individuals with disabilities through quality education for counselors and rehabilitation research;

Whereas various professional organizations have vigorously advocated up-to-date education and training and the maintenance of professional standards in the field of rehabilitation counseling and education, including—

(1) the National Rehabilitation Association;

(2) the Rehabilitation Counselors and Educators Association;

(3) the National Council on Rehabilitation Education;

(4) the National Rehabilitation Counseling Association;

(5) the American Rehabilitation Counseling Association;

(6) the Commission on Rehabilitation Counselor Certification;

(7) the Council of State Administrators of Vocational Rehabilitation; and

(8) the Council on Rehabilitation Education;

Whereas, on March 22, 1983, Martha Walker of Kent State University, who was President of the National Council on Rehabilitation Education, testified before the Subcommittee on Select Education of the Committee on Education and Labor of the House of Representatives, and was instrumental in bringing the need for qualified rehabilitation counselors to the attention of Congress;

Whereas the efforts of Martha Walker led to the enactment of laws that require rehabilitation counselors to have proper credentials, in order to provide a higher quality of service to those in need of rehabilitation; and

Whereas March 22 is National Rehabilitation Counselors Appreciation Day: Now, therefore, be it

*Resolved*, That the Senate—

(1) commends—

(A) rehabilitation counselors, for the dedication and hard work rehabilitation counselors provide to individuals in need of rehabilitation; and

(B) professional organizations, for the efforts professional organizations have made to assist those who require rehabilitation; and

(2) supports the goals and ideals of National Rehabilitation Counselors Appreciation Day.

#### SENATE RESOLUTION 107—HON- ORING MILITARY CHILDREN DURING THE NATIONAL MONTH OF THE MILITARY CHILD

Mrs. MURRAY (for herself, Ms. AYOTTE, Ms. LANDRIEU, Mr. HELLER, Mr. MANCHIN, Mrs. BOXER, Mr. BAUCUS, Mr. PRYOR, Mrs. HAGAN, Mr. WHITEHOUSE, Mr. CARDIN, Mr. MENENDEZ, Mr. SCHATZ, Mr. WARNER, Ms. MIKULSKI, Mr. SANDERS, Ms. WARREN, Mrs. GILLIBRAND, and Mr. CHAMBLISS) submitted the following resolution; which was considered and agreed to:

S. RES. 107

Whereas more than 2,000,000 men and women are demonstrating their courage and commitment to freedom by serving in the Armed Forces of the United States;

Whereas 43.9 percent of members of the Armed Forces, when deployed away from their permanent duty stations, leave families with children behind;

Whereas no one feels the effect of deployments more than the children of deployed members of the Armed Forces;

Whereas, as of March 2013, 4,802 children had lost a parent serving in Operation Iraqi Freedom and Operation Enduring Freedom;

Whereas the daily struggles and personal sacrifices of children of members of the Armed Forces too often go unnoticed;

Whereas countless children live with a parent who is a member of the Armed Forces and who bears a visible or invisible wound of war;

Whereas the children of members of the Armed Forces are a source of pride and honor to the people of the United States and it is fitting that the United States recognize their contributions and celebrate their spirit;

Whereas the National Month of the Military Child, observed in April each year, recognizes military children for their sacrifices and contributes to demonstrating the unconditional support of the United States for members of the Armed Forces;

Whereas, in addition to programs of the Department of Defense to support military families and military children, various programs and campaigns have been established in the private sector to honor, support, and thank military children by fostering awareness and appreciation for the sacrifices and the challenges they face; and

Whereas a month-long salute to military children will encourage support for those organizations and campaigns established to provide direct support for military children and families: Now, therefore, be it

*Resolved*, That the Senate—

(1) joins the Secretary of Defense in honoring the children of members of the Armed Forces and recognizes that those children also share in the burden of protecting the United States; and

(2) urges the people of the United States to join with the military community in observing the National Month of the Military Child with appropriate ceremonies and activities that honor, support, and thank military children.